

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of :  
Steven C. Halper and Constance A. Wilson :  
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Serial No.: 09/993,072 :  
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Filed: November 13, 2001 :  
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Group Art Unit: 3694 :  
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Examiner: Apple, Kirsten Sachwitz :  
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Confirmation No. 7208 :  
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For: Predatory Lending Detection System and :  
Method Therefor :  
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X

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**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is a Response to the outstanding Office Action dated March 17, 2009 on the above-identified application. The time period for response is extendible to and including September 17, 2009.

**Amendments to the Claims** begin on page 2 of this Response.

**Remarks** begin on page 12 of this Response.